



THE UNIVERSITY *of*
NEW ORLEANS

INVITATION FOR BID

**BID NAME AND NUMBER:
INTERNATIONAL TRAVEL INSURANCE, BSV2665**

**BID OPENING TIME AND DATE:
AUGUST 31, 2021 2:00 p.m.**

**BUYER: Susan F. Varble
sfvarble@uno.edu**

RETURN ALL BIDS TO THE FOLLOWING ADDRESS:

**Purchasing Office
Administration Annex 1004G
University of New Orleans
2000 Lakeshore Drive
New Orleans, Louisiana 70148
Phone: (504) 280-6171
Fax: (504) 280-6297**

General Instructions to Bidders

1. Invitation to Bid

Bids for the following items and/or services specified are hereby solicited, and will be received by the Purchasing Office until the stated bid opening time and date and then publicly opened.

2. Authority to Sign

Bids must be signed by a person authorized to bind the vendor. In accordance with R. S. 39:1594(C)(4), the person signing the bid must be: 1) A current corporate officer, partnership member or other individual specifically authorized to submit bids as evidenced in appropriate records on file with the secretary of State; or 2) An individual authorized to bind the vendor, as evidenced by a corporate resolution, certificate, or affidavit; or 3) other documents indicating authority which are acceptable to the University.

3. Read Solicitation

Read the entire solicitation, including all terms, conditions, and specifications.

4. Corrections

All bids should be returned on the forms furnished and must be typed or written in ink. Any corrections or erasures must be initialed by the bidder.

5. Delivery of Bids

Bids may be submitted in person or by mail. The mailing address is listed on the cover sheet. Bids delivered in person or by mail should be placed in a sealed envelope and marked with the bid name and number, the bid opening time and date, and the name and address of the bidder. The same information should be affixed to any additional materials sent as a part of the bid submission.

6. Number of Response Copies

Each Proposer shall submit one (1) signed original response (clearly labeled as original), two (2) additional copies of the proposal and one digital copy. A sample policy and a sample brochure should be included with the bid.

7. Bid Alterations

Alterations to bids will be accepted provided both the bid and alterations have been received in the Purchasing Office prior to bid opening time and date.

8. Late Bids

Late bids will not be accepted and will be returned unopened. Each bidder is solely responsible for the timely delivery of its bid. The University will not be responsible for any delay in the delivery of bids.

9. Delivery/Freight Charges

Bid prices will include all delivery/freight charges paid by the vendor, F.O.B., UNO, inside delivery, New Orleans, LA, unless otherwise stated in the specifications. Any invoiced delivery charges not quoted and itemized on the UNO purchase order are subject to rejection and non-payment.

10. Taxes

Vendor is responsible for including all applicable taxes in the bid price. The University of New Orleans is exempt from all Louisiana state and local sales and use taxes. By accepting an award, all firms acknowledge their responsibility for the payment of all taxes duly assessed by the State of Louisiana and its political subdivisions for which they are liable.

11. Payment

Assuming there is no prompt payment discount provision, payment will be made within thirty (30) days from receipt of products in satisfactory condition, or within thirty (30) days from date of invoice, whichever is later. Delinquent payment penalties are governed by L.R.S. 39:1695. Vendor penalties to the contrary shall be null and void, shall have no legal force, and shall not be recognized by the University in any dispute.

12. Acceptance

Only the issue of a purchase order or a signed acceptance of a proposal constitutes acceptance on the part of the University.

13. Plan Type

The University is seeking fully insured options only. The University will not accept self-funded plans or offshore options. The Insurance plan must be considered primary.

14. Master Insurance Policy

The successful bidder shall provide the University with a copy of the Master Insurance Policy within 30 days of award and prior to payment of premium.

Bid Signature

By signing this bid, the bidder certifies compliance with all general instructions to bidders, terms, conditions, and specifications, and further certifies that this bid is made without collusion or fraud.

Bidder (Company Name)

Mailing Address

Authorized Signature

City, State, Zip Code

Printed Name

Phone Number

Title

Fax Number

E-Mail Address

Federal Tax ID #

Standard Terms and Conditions

These standard terms and conditions apply to all UNO solicitations, unless otherwise specifically amended and provided for in the special terms and conditions, specifications, or other solicitation documents. In the event of a conflict between the General Instructions to Bidders or Standard Terms & Conditions and the Special Terms & Conditions, the Special Terms & Conditions shall govern.

Auditors

Bidders agrees that the Legislative Auditor of the State of Louisiana and/or the Office of the Governor, Division of Administration auditors and/or the University's auditors will have the option of auditing all accounts of the Bidder which relate to this purchase.

Award

Award will be made to the lowest responsible and responsive bidder. The University reserves the right to award the items, separately, grouped, or on an all-or-none basis, and to reject any or all bids and to waive any informalities including technicalities in specifications that would preclude competition.

All solicitation specifications, terms, and conditions will be made part of any subsequent award as if fully reproduced and included therein, unless specifically amended in the formal contract.

Bidder Inquiries

If a bidder is in doubt as to the meaning of any part of a solicitation, bidder may submit a written request for interpretation to the Buyer of Record. Requests must be received in the Purchasing Office no later than ten (10) calendar days prior to the opening of bids. Any interpretation of the documents will be made by Addendum only, issued by the Purchasing Office, and a copy of such Addendum will be sent to all known bidders. The University will not be responsible for any other explanation of the documents.

Contrary Terms and Conditions

Submittal of any terms and conditions contrary to those contained within this solicitation may cause your bid to be rejected. By signing this bid, vendor agrees that any terms and conditions which may be included in their bid are nullified.

Equal Employment Opportunity Compliance

By submitting and signing this bid, vendor agrees to abide by the requirements of the following as applicable: Title VI and VII of the Civil Rights Act of 1964, as amended by the Equal Opportunity Act of 1972, Executive Order 11246, Rehabilitation Act of 1973, as amended; the Vietnam Era Veteran's Readjustment Assistance Act of 1974; Title IX of the Education Amendments of 1972; the Age Act of 1975; the Americans with Disabilities Act of 1990. Vendor agrees not to discriminate, and to render services without regard to race, color, religion, sex, age, national origin, veteran status, political affiliation, handicap, disability, or other non-

merit factor. Failure to comply shall be grounds for termination of any contract entered into as a result of this solicitation.

Equivalency

Any manufacturer's names, trade names, brand names, or catalog numbers used in the specifications are for the purpose of describing and establishing general quality levels. Such references are not intended to be restrictive. Bids will be considered for any brand that meets or exceeds the quality of the specifications listed for any item. Bidder must state the brand/model he or she is bidding on each item. Bids not specifying brand and model number will be considered as offering the exact product specified in the solicitation.

It will be the sole responsibility of the Bidder to prove equivalency. Bidder will submit with the bid all illustrations, descriptive literature, and specifications necessary to determine equivalency. Failure to do so may eliminate the bid from consideration. The decision of the University as to equivalency will be final.

Governing Law

This purchase shall be construed in accordance with and governed by the laws of the State of Louisiana.

Louisiana Preference

A preference will be given to materials, supplies, and provision produced, manufactured, assembled, grown, or harvested in Louisiana, quality being equal to articles offered by competitors outside of the state. However, it will be the bidder's sole responsibility to indicate on his bid response which items were (or would be) produced, manufactured, assembled, grown, or harvested in Louisiana. Bidder must be able to provide satisfactory evidence to support preference claim if requested by the University. The enclosed Louisiana Preferences **must** be returned as a part of this bid.

Legislators Prohibited

According to LAS-R.S. 42:113(D)) the University is prohibited from entering into any contract or subcontract with a legislator or person who has been certified by the Secretary of State as elected to the Legislature or spouse of a legislator, or any corporation, partnership, or other legal entity in which the Legislator or his/her spouse owns an interest, except publicly traded corporations. Each bidder **must** return the enclosed Disclosure Form as a part of his bid.

New Products

All products are to be new, current model, and of best quality as measured by accepted standards of the trade. No remanufactured, demonstrator, used, or irregular products will be considered for purchase unless otherwise specified.

Warranty

The manufacturer's standard published warranty and provision will apply, unless more stringent warranties are otherwise required by UNO and specified in the solicitation. In such cases, the bidder and/or manufacturer will honor the specified

warranty requirements, and bid prices will include any premium costs of such coverage.

DISCLOSURE FORM

EACH BIDDER IS TO DISCLOSE THE FOLLOWING INFORMATION BY ANSWERING YES OR NO TO THE FOLLOWING QUESTIONS:

1. Is the bidder a legislator or person who has been certified by the Secretary of State as elected to the Legislature? _____
2. Is the bidder a spouse of a legislator? _____
3. If the bidder is a corporation, partnership, or other legal entity, does a legislator or his spouse own any interest in that corporation, partnership or other legal entity? _____
4. If the bidder is a corporation, is it a publicly traded corporation? _____

LOUISIANA PREFERENCES

FAILURE TO SPECIFY BELOW INFORMATION **WILL** CAUSE ELIMINATION FROM PREFERENCE.

Preferences shall not apply to service contracts.

In accordance with the Louisiana Revised Statutes 39:1595, a preference of 10% may be allowed for products produced, manufactured, grown or assembled in Louisiana of equal quality.

Do you claim this preference? YES _____ NO _____

Specify Item Numbers:

Specify location within Louisiana where this product is produced, manufactured, grown or assembled:

Do you have a Louisiana Business workforce? YES _____ NO _____

If so do you certify that at least fifty percent (50%) of your Louisiana business workforce is comprised of Louisiana residents?

YES _____ NO _____

Specifications

The University (UNO) desires to purchase insurance for participants of all study abroad programs and international educational travel programs offered through the Division of International Education and other campus units. These programs consist of summer, academic year, semester and intersession abroad programs. The programs take place throughout the year and at various locations throughout the world, including, but not limited to Austria, Australia, Czech Republic, France, Germany, Japan, Ireland, Italy, and the United Kingdom. The University is not aware of any circumstances, existing or threatened, that may possibly result in a claim under this insurance.

The insurance premiums will be paid by the University and will be required coverage for students participating in study abroad programs, in other educational programs requiring travel outside the United States, to the faculty and staff of such programs, and to UNO exchange students going to other countries.

The University will establish a blanket purchase order for use in purchasing insurance as needed for the period from November 1, 2021 through October 31, 2022. There will be four (4) one-year options to renew if mutually agreeable.

Prior to any renewal term, the contractor may request a price increase for that renewal term based on documented increased costs. The price increase may not be greater than the consumer price index (all urban consumers, current series) average increase for the prior twelve months. The University reserves the right to approve or disapprove the price increases.

The insurance company providing the insurance shall have a current A.M. Best's Rating not less than A- and an A.M. Best's Financial Size Category not less than VI.

Bidders should attach a minimum of three current university clients for international travel insurance, including contact names and phone numbers.

The winning bidder must be flexible in communicating with University representatives by email or phone with response time of not more than 24 hours.

The estimated quantity of insurance purchased will be in the range of four hundred (400) to five hundred (500) participants per year at varying lengths of stay per participant ranging from two weeks to one year. No quantities are guaranteed.

The bidder is to provide a policy which meets or exceeds the minimum specifications listed below.

Eligible Travelers must be all students, faculty, visiting faculty, staff (full-time and part-time), scholars, interns, chaperones, volunteers, alumni, dependents, and guests of the Policyholder while traveling outside of the United States or to U.S. Territories on Policyholder sponsored trips, study abroad programs, research,

independent study and internship on file with the Policyholder.

Insurance for Dependents of UNO participants must be available for purchase by the individual participants. Eligible dependents include the lawful spouse and unmarried children, from the moment of birth to age 19, or 25 if a full-time student, who are traveling with the Insured Person and are chiefly dependent on the Insured Person for maintenance and support. A newborn child's coverage will cease 31 days following the date of birth unless they are covered separately.

Period of Coverage: Coverage will begin at 12:01 am Eastern standard time on the latest of the following: a) the date of an Insured Person's departure from their home country; b) the date the application and premium are received; or c) the date requested in the application for coverage.

Coverage will end on the earlier of the following: a) the date of an Insured Person's return to their home country; b) the date requested in the application; or c) the date of termination of the policy according to policy provisions.

Optional Extended Coverage: the Insured Person may purchase extension of coverage at the same premium cost for a maximum of 8 weeks of non-school supervised extension of the educational travel program. Such coverage must be purchased prior to the commencement of the program. **Premiums are considered refundable** only if travel is canceled and the company is notified before the effective date of coverage.

Medical Expense Benefits for Accident or Sickness Requiring Medical or Surgical Treatment: no deductible per accident or illness and up to \$500,000 for reasonable and customary charges listed under covered expenses.

Covered Expenses: expenses incurred as the result of and within 180 days of a Disablement which are specifically enumerated in the following list of charges and which are not excluded:

1. Charges made by a Hospital for room and board, floor nursing and other services inclusive of charges for professional service and with the exception of personal services of a non-medical nature; provided, however, that expenses do not exceed the Hospital's average charge for semiprivate room and board accommodation.
2. Charges made for Intensive Care or Coronary Care charges and nursing services.
3. Charges made for diagnosis, treatment and surgery by a Doctor.
4. Services of a Doctor or a registered nurse (R.N.)
5. Charges made for an operating room.
6. Charges made for outpatient treatment, same as any other treatment covered on an inpatient basis. This includes ambulatory surgical centers, Doctors' outpatient visits/examinations, clinic care, and surgical opinion consultations.
7. Charges made for the cost and administration of anesthetics.
8. Charges for medication, x-ray services, laboratory tests and services, the

- use of radium and radioactive isotopes, oxygen, blood transfusion, iron lungs and medical treatment.
9. Charges for physiotherapy, if recommended by a Doctor for the treatment of a specific Disablement and administered by a licensed physiotherapist.
 10. Dressings, drugs and medicines that can only be obtained upon a written prescription of a Doctor or surgeon.
 11. Charges made for artificial limbs, eyes, larynx, and orthotic appliances, but not for replacement of such items.
 12. Casts, splints, trusses, crutches, and braces (not including replacement of these items or dental braces).
 13. Rental of a wheelchair or hospital-type bed.
 14. Rental equipment for administration of oxygen.
 15. Rental of mechanical equipment for treatment of respiratory paralysis.
 16. Local transportation to or from the nearest Hospital or to and from the nearest Hospital with facilities for required treatment. Such transportation shall be by licensed ground ambulance only.
 17. Therapeutic termination of pregnancy is covered up to a maximum of \$500.
 18. Charges for newborn nursery care up to \$500 maximum.
 19. Expenses incurred for treatment of Nervous or Mental Disorders are treated as any other condition.
 20. Chiropractic Care and Therapeutic Services shall be limited to a total of \$100 per visit, excluding x-ray and evaluation charges, with a maximum of 10 visits per Injury or Sickness. The overall maximum coverage per Injury or Sickness is \$1,000 which includes x-ray and evaluation charges.
 21. Accidental dental charges for emergency dental repair or replacement to natural teeth damaged as a result of a covered Injury including expenses incurred for services or medications prescribed, performed or ordered by a dentist.
 22. With respect to Palliative Dental, an eligible Dental condition shall mean emergency pain relief treatment to natural teeth up to \$500 (\$250 maximum per tooth).
 23. Pregnancy, childbirth or miscarriage.
 24. Charges for the replacement of broken eyeglasses or lost contacts up to a maximum benefit of \$75.00.
 25. Pre-existing Conditions treated as any other medical condition.
 26. Emergency medical treatment of pregnancy treated as any other medical condition.
 27. Co-Insurance rate at 100% of the Usual and Customary charges.

Accidental Death and Dismemberment Coverage: minimum Principal Sum of \$25,000. if the Insured Person's injury results in any of the following losses within 365 days after the date of the accident, the following payments will apply. Payments for all losses due to the same accident will not exceed the Principal Sum. For loss of:

Life	100% of the Principal Sum
Two or more Members	100% of the Principal Sum
Speech and Hearing in Both Ears	100% of the Principal Sum
One Member	50% of the Principal Sum
Speech or Hearing in Both Ears	50% of the Principal Sum

Thumb and Index Finger of the Same Hand

50% of the Principal Sum

Emergency Medical Evacuation Benefit: covered expenses incurred up to the maximum of \$500,000 for the necessary emergency evacuation of the Insured Person.

Emergency evacuation means: a) the Insured Person's medical condition warrants immediate transportation from the place where the person is injured or becomes ill to the nearest hospital where appropriate medical treatment can be obtained; or b) after treatment at a local hospital, the Insured Person's medical condition warrants transportation to the United States to obtain further medical treatment or to recover.

Covered expenses are expenses, up to the maximum, for transportation, medical services and medical supplies necessarily incurred in connection with emergency evacuation of the Insured Person. All transportation arrangements made for evacuating the Insured Person must be: a) by the most direct and economical conveyance, and b) approved in advance by the company. Expenses for special transportation must be: a) recommended by the attending physician, or b) required by the standard regulations of the conveyance transporting the Insured Person. Special transportation includes, but is not limited to, air ambulance, land ambulance and private motor vehicle. Expenses for medical supplies and services must be recommended by the attending physician. In addition, air fare and lodging expenses will be paid for a family member or designated person to help oversee the evacuation.

Repatriation of Remains Benefit: reasonable covered expenses to return the Insured Person's body home upon death not to exceed a maximum of \$250,000. Covered expenses include, but are not limited to, expenses for embalming, cremation, coffins and transportation. In addition, air fare and lodging expenses will be paid for a family member or designated person to accompany the body to the Insured's home country.

Emergency Medical Reunion Benefit: benefits will be paid up to \$10,000 for expenses incurred to have an Insured Person's Family Member accompany him/her to the Insured Person's home country or the Hospital where the Insured Person is confined if the Insured Person is: a) confined in a Hospital for at least 24 consecutive hours due to a covered Injury or Sickness and the attending Doctor believes it would be beneficial for the Insured Person to have a Family Member at his/her side; or b) the victim of a Felonious Assault. The Family Member's travel must take place within 7 days of the date the Insured Person is confined in the Hospital, or the date of the occurrence of the Felonious Assault. Covered expenses include economy airfare, hotel and meals.

Trip Interruption Benefit: in the event that an Insured Person's Family Member dies while the person is participating in the program, or an unforeseen injury or sickness of the Insured Person or a Family Member causes the Insured Person's trip to be interrupted, benefits will be paid up to \$1,500 for the Insured to return for a visit home.

Extension of Benefits: benefits will be paid up to \$10,000 for expenses incurred with 30 days after return to the United States for accidents or illnesses which were first treated while participating in the UNO sponsored program.

Pre-Existing Condition Benefit: when expenses are incurred because of injury sustained or sickness which first manifested itself prior to the effective date of coverage, benefits will be payable according to the policy schedule up to a maximum of \$10,000. This provision does not apply when the Insured is traveling against the advice of his/her doctor or has been diagnosed with a terminal disease (expected to cause death within one year).

Comprehensive Security Evacuation Expense Benefit: benefits will be paid up to \$50,000 for the Insured Person's transportation and related costs to the Nearest Place of Safety, necessary to ensure his or her safety and well-being as determined by the Designated Security Consultant.

Optional Cancel for Any Reason Coverage: the Insured Person may have the option to purchase Cancel for Any Reason coverage.

Quarantine Expense Benefit: benefits will be paid up to \$2,500 for expenses incurred due to quarantine requirements resulting from pandemic-related health regulations.

Global Travel Assistance Services: twenty-four/seven (24/7) access to emergency assistance online, through a mobile app, and by calling toll free or collect telephone numbers provided, with calls answered by English speaking staff.

Services included:

1. Ability to register on dedicated website portal and access associated mobile app for insurance information and claims.
2. Referral to the nearest, most appropriate medical facility and/or provider.
3. Medical monitoring by board-certified emergency physicians in the United States.
4. Urgent message relay between family, friends, personal physician, school and insured.
5. Guarantee of payment to provider and assistance in coordinating insurance benefits.
6. Arranging and coordinating emergency medical evacuations and repatriations.
7. Emergency travel arrangements for disrupted travel as the consequence of a medical emergency.
8. Making travel arrangements for family members in an emergency.
9. Referral to legal assistance.
10. Assistance in locating lost or stolen items, including lost ticket application processing.
11. Telemedicine/Teledoc services.
12. Remote Mental Health Counseling services.

Exclusions for the Accidental Death and Dismemberment Indemnity: the

policy need not cover any loss, fatal or non-fatal, caused by or resulting from: intentional self-inflicted injury; suicide or attempted suicide, while sane or insane; war or any act of war, declared or undeclared; service in the military of any country; illness, disease or any bacterial infection other than bacterial infection occurring from an accidental cut or wound; piloting or riding in any aircraft except as a fare paying passenger on a scheduled airline.

Exclusions for Medical Expense: no benefits need to be payable with respect to expenses incurred for:

- services, supplies or treatment, including hospital confinement, which were not recommended, approved and certified as necessary and reasonable by a physician.
- expenses which are non-medical in nature.
- suicide or attempted suicide while sane or insane.
- loss incurred as a result of declared or undeclared war, or any act thereof.
- injury sustained while participating in professional or intercollegiate sports.
- routine physical examinations, or elective surgery.
- cosmetic or plastic surgery except as the result of an accident.
- dental care except as the result of injury to natural teeth caused by accident.
- eye refraction or eye examinations for prescribing or fitting corrective glasses unless caused by accidental bodily injury while insured.
- expenses as a result of or in connection with intentionally self-inflicted injury.
- expenses as a result of or in connection with the Insured's commission of a felony offense.
- expenses as a result of driving any 2 or 3 wheeled motorized vehicle, mountain climbing (except as part of the official study program), sky diving, professional or amateur racing, piloting an aircraft.
- treatment furnished under any other individual or group policy, or other service or medical pre-payment plan to the extent so furnished or under any mandatory government program or facility set up for treatment without cost to the individual
- treatment by a family member.
- treatment relating to birth defects and congenital conditions or complications arising from those conditions.

Policy must cover random Acts of Terrorism.

A sample Policy and a sample brochure should be included with the bid.

TOTAL PREMIUM FOR COVERAGE

AS DESCRIBED INCLUDING ALL FEES PER PARTICIPANT PER

DAY \$ _____

Additional Information

1 – Total estimated Premiums collected (including dependent and voluntary coverage) for three previous contract years.

November 2017 – October 2018	\$18,883.00
November 2018 – October 2019	\$21,364.00
November 2019 – October 2020	\$ 2,273.12
November 2020 – June 2021	\$ 296.00

2- Estimated Census information (Number of participants per policy year)

November 2017 – October 2018	422
November 2018 – October 2019	483
November 2019 – October 2020	22
November 2020 – June 2021	5

3-Total estimated Claims paid (including dependent & voluntary coverage) for three previous contract years.

November 2017 – October 2018	\$37,531.42
November 2018 – October 2019	\$31,009.57
November 2019 – October 2020	\$0
November 2020 – June 2021	\$0

Special Terms and Conditions

1. At the option of the University and acceptance by the contractor, this contract may be extended for four additional twelve (12) month periods at the same prices, terms, and conditions. The initial contract period will be from November 1st of 2021 through October 31st of 2022. Renewals will be from November 1st through October 31st of the remaining contract years. Contract shall not exceed sixty (60) months.
2. Discounts for less than 1% and for less than thirty (30) days will not be considered in making awards.
3. It shall be specifically agreed and understood that the Bidders may attend the Bid opening. They shall, whenever any award is considered, furnish specific samples for examination upon request by the University. It shall also be specifically agreed and understood that the decision of the University shall be final.
4. The University reserves the right to cancel this contract upon thirty (30) days written notice for failure of the Vendor to deliver on time, for delivery of unsatisfactory merchandise, or for any unsatisfactory performance by the Vendor as determined by the University.
5. The successful bidder will be required to assume responsibility for all services and/or products offered in his/her bid whether or not he/she produces them. Further, the University of New Orleans will consider the selected bidder to be the sole point of contact with regard to contractual matters, including payment of any and all charges resulting from the contract.
6. List of distributors: The Vendor signing the bid shall be designated as the Prime Vendor on any contract/agreement resulting from this bid. If additional Vendors are authorized to receive orders for items covered under this proposal, the Vendor must submit, with bid, a list of those additional authorized distributors.
7. Fiscal Funding: The continuation of any agreement entered into as a result of this bid past the current fiscal year is contingent upon the appropriation of funds to fulfill the requirements of the contract by the legislature. If the legislature fails to appropriate sufficient monies to provide for the continuation of the contract, or if such appropriation is reduced by the veto of the Governor or by any means provided in the appropriations act to prevent the total appropriation for the year from exceeding revenues for that year, or for any other lawful purpose, and the effect of such reduction is to provide insufficient monies for the continuation of the contract, the contract shall terminate on the date of the beginning of the first fiscal year for which funds are not appropriated.